

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 16-21872-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joseph Anthony Arnau  
47 Carnaby Close  
Freehold, NJ 07728

Yolanda G. Arnau  
47 Carnaby Close  
Freehold, NJ 07728

Social Security No.:

xxx-xx-0438

xxx-xx-1931

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case  
as to the:

Debtor and Joint Debtor was entered on February 20, 2020.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: February 20, 2020

JAN: rms

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Joseph Anthony Arnau  
Yolanda G. Arnau  
DebtorsCase No. 16-21872-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 148Page 1 of 2  
Total Noticed: 41

Date Rcvd: Feb 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2020.

db/jdb  
cr +Joseph Anthony Arnau, Yolanda G. Arnau, 47 Carnaby Close, Freehold, NJ 07728-3805  
+Fay Servicing, LLC, Friedman Vartolo LLP, 85 Broad Street, Suite 501,  
New York, NY 10004-1734

cr +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
Mt. Laurel, NJ 08054-3437

516242957 +A-1, 101 Grovers Mill Rd, Lawrence Township, NJ 08648-4706

516242959 +ACCU Reference Medical Lab, 1901 East Linden Avenue, Suite 4, Linden, NJ 07036-1195

516242962 +Brielle Orthopaedics PA, 457 Jack Martin Boulevard, Brick, NJ 08724-7776

516242965 +Centra State Medical Center, 901 West Main Street, Freehold, NJ 07728-2549

516242966 +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003

516242969 #+Freehold MR Associates, PO Box 6596, Freehold, NJ 07728-6596

516242970 +Freehold Ophthalmology LLC, 509 Stillwells Corner Road, Suite 5, Freehold, NJ 07728-2965

516470404 JPMorgan Chase Bank N.A. National, Bankruptcy Department, P.O. Box 29505 AZ1-1191,  
Phoenix, AZ 85038-9505

516467598 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,  
Ft. Worth, TX 76101-2032

516242971 Joe Baldino, 2 David Court, Jackson, NJ 08527

516242973 +Mid Atlantic Diabetes, 555 Iron Bridge Road, STE 18, Freehold, NJ 07728-2975

516242974 +Ocean Eye Institute & Surgery Center, 601 Route 37 West, Toms River, NJ 08755-8050

516242975 +Phelan Hallinan Diamond & Jones, PV, 400 Fellowship Road, Suite 100,  
Mount Laurel, NJ 08054-3437

516242976 +Speciality Anesthesia Associates, 167 Avenue at the Common, STE 4,  
Shrewsbury, NJ 07702-4557

516242977 +Surgical Pathology Associates, 207 Georgetown Wrightstown Road, Wrightstown, NJ 08562-2520

517078402 +TOWNSHIP OF HOWELL SEWER, PO BOX 580/4567 RTE 9 NORTH, 2ND FL., HOWELL, NJ 07731-0580

517615004 Wilmington Trust, National Association, Fay Servicing, LLC, PO Box 814609,  
Dallas, TX 75381-4609

517615005 Wilmington Trust, National Association, PO Box 814609, Dallas, TX 75381-4609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 21 2020 01:48:21 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 21 2020 01:48:17 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

cr +E-mail/Text: taxcollections@twp.howell.nj.us Feb 21 2020 01:49:11 Township of Howell,  
4567 U.S. Highway 9 North, Howell, NJ 07731-3382

516242960 +EDI: TSYS2.COM Feb 21 2020 06:03:00 Barclays Bank Delaware, Po Box 8803,  
Wilmington, DE 19899-8803

516242961 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Feb 21 2020 01:49:27 Berks Credit & Coll,  
900 Corporate Dr, Reading, PA 19605-3340

516242964 EDI: CAPITALONE.COM Feb 21 2020 06:03:00 Capital One Bank Usa N, 15000 Capital One Dr,  
Richmond, VA 23238

516242963 +EDI: CAPITALONE.COM Feb 21 2020 06:03:00 Capital One, Pob 30281,  
Salt Lake City, UT 84130-0281

516316000 EDI: CAPITALONE.COM Feb 21 2020 06:03:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083

516242967 +E-mail/PDF: creditonebknofications@resurgent.com Feb 21 2020 01:53:50 Credit One Bank Na,  
Po Box 98875, Las Vegas, NV 89193-8875

516242968 +EDI: AMINFOFP.COM Feb 21 2020 06:03:00 First Premier Bank, 601 S Minnesota Ave,  
Sioux Falls, SD 57104-4868

516407127 E-mail/PDF: resurgentbknofications@resurgent.com Feb 21 2020 02:05:43  
LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

516407765 E-mail/PDF: MerrickBKNofications@Resurgent.com Feb 21 2020 01:53:33 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

516242972 +E-mail/PDF: MerrickBKNofications@Resurgent.com Feb 21 2020 01:54:10 Merrick Bank,  
Po Box 9201, Old Bethpage, NY 11804-9001

516480432 EDI: PRA.COM Feb 21 2020 06:03:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,  
POB 41067, Norfolk VA 23541

516452573 +EDI: JEFFERSONCAP.COM Feb 21 2020 06:03:00 Premier Bankcard, Llc,  
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999

516452573 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Feb 21 2020 01:48:40 Premier Bankcard, Llc,  
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999

516265829 EDI: RMSC.COM Feb 21 2020 06:03:00 Synchrony Bank,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

516427821 EDI: WFFC.COM Feb 21 2020 06:03:00 Wells Fargo Bank, N.A.,  
C/O Wells Fargo Bank, N.A., as servicer, Default Document Processing N9286-01Y,  
1000 Blue Gentian Road, Eagan, MN 55121-7700

516242978 +EDI: WFFC.COM Feb 21 2020 06:03:00 Wells Fargo Bank, N.A., 101 North Phillips Avenue,  
Sioux Falls, SD 57104-6714

District/off: 0312-3

User: admin  
Form ID: 148

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Total Noticed: 41

Date Rcvd: Feb 20, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516242979 +E-mail/Text: collect@williamsalexander.com Feb 21 2020 01:47:57  
Williams Alexander & Associates, PO Box 2148, Wayne, NJ 07474-2148  
516242980 +E-mail/Text: collect@williamsalexander.com Feb 21 2020 01:47:57 Williams/Alexander & A,  
1479 Route 23 South, Wayne, NJ 07470-7507

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516242958\* +A-1, 101 Grovers Mill Rd, Lawrence Township, NJ 08648-4706

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 22, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
James Patrick Shay on behalf of Creditor WELLS FARGO BANK, N.A. shay@bbs-law.com,  
jpshay@gmail.com  
Jonathan C. Schwalb on behalf of Creditor Fay Servicing, LLC bankruptcy@friedmanvartolo.com  
Michael Leonard Detzky on behalf of Joint Debtor Yolanda G. Arnau mldetzky@hotmail.com,  
r40042@notify.bestcase.com  
Michael Leonard Detzky on behalf of Debtor Joseph Anthony Arnau mldetzky@hotmail.com,  
r40042@notify.bestcase.com  
Rebecca Ann Solarz on behalf of Creditor Wilmington Trust, National Association, not in its  
individual capacity, but solely as trustee for MFRA Trust 2016-1. rsolarz@kmlawgroup.com  
Sherri Jennifer Smith on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com  
Timothy McNichols on behalf of Creditor Township of Howell Tmcnichols@dmmlawfirm.com  
TOTAL: 10